Amounts to Little More Than **Exhibition of Greater** Steadiness.

VERY FEW DEVELOPMENTS

Wall Street Is Pleased With Testimony Before Pujo

Committee.

(Special to The Times-Dispatch.)
New York, January 25.—A first-rate inpression was caused in the financial istrict by the testimony at the money-ust investigation given in Washington late yesterday afternoon by so tany prominent members of the local anking community.

The strength of the stock market processed to the scause, although under market processed to the cause, although under market conditions like those of the present, speculators decline usually to insulge for purely general reasons in a covering, movement on the last day if the week. The rise in the market do no more than the exhibition of the week of the present of the present of the market of the more than the exhibition of the week. The rise in the market do no more than the exhibition of the week of the present of the inactive class, such as Yells-Fargo and Woolworth. There are no foreign developments of any one. Sterling exchange was a little interess of \$1,221,000 in gross and \$351,000 in press and \$351,000 in press and \$351,000 in press and \$351,000 in gross and \$351,000

earnings statement was good, showing an increase of \$1,221,000 in gross and \$351, the state of the figures of the bank returns were, in the main. In smaller figures than has lately been the case. The increase in cash was less, as it was known it would be, but there was also a corresponding decrease in bank loans, owing to a letting up in the process of shifting loans from out-of-town banks and those represented in the clearing house. Theresult was an increase of a little less than \$1,500,000 in the average surplus and of \$350,000 in the actual returns. In other words, the bank condition held its own. During the last week interest converged on Mr. Corey's testimony as to the United States Steel Corporation and upon President-Elect Wilson's new trust law proprosals for New Jersey and upon the very heavy exports of gold, and finally upon the sensational developments in Turkey. Yet none of these served to cause any agitation in the stock market, and the market remained, in fact, upon a sort of a dead level. It showed many indications of a liquidated and oversold condition, and if general financial confidence was in a stronger state the presumation is fair that prices would have railed considerably. As it was, there was a sharp recovery on Monday, when the Wilson trust bills were published, the general idea being that the new measures were not so very drastic after all, and differed but little from these that are already laws in many Street.

The Balkan situation and the gold error were directly related. When

Stress

The Balkan situation and the gold exports were directly related. When the Balkan difficulty is all over and not before will the hoarded gold in France. Germany and other parts of Europe be released for public use. Until this happens there will be more or less of state of financial strain in Europe, and there will not be an urgent need for all the gold we can spare. Up to the present time the abundance of money here has been so great that people in the financial district have regarded the large gold shipments since the first of he year as almost entirely academic. They will not, of course, continue to look at the matter in this way if the single shared the matter in this way if the single shared fickness and City Bank. 109 128 National State and City Bank. 109 129 National National National National National Nat

wall Street Gossip.

It is not long ago that a member of New York Stock Exchange was spended for the ostensible reason at he had accepted a speculative count from a clerk of another Stock xchange house. It never has been ally demonstrated that this was the eason for the suspension of the firm or the governors of the exchange may uspend or expel anybody for anyulting whatever. They suspended Isador Wormser for indelicate language, and there is a provision in the constitution and rules making that an offense, but apart from that there is a general welfare clause under which the governing committee may suspend anybody. Only within the last week, for instance, a member of the exchange has been told that he must sell his seat and go away, and no broker and no customer ever complained against him in relation to business transactions. But to business transactions. But the following the season of the last welfare against him in relation to business transactions. But the season of the season of the line stanged is Seaboard Air Line stanged is Seaboard Air Line adj. 56 (bid. In Season of the line stanged is Seaboard Air Line adj. 56 (bid. In Season of the season of the line stanged is Seaboard Air Line stanged is Seaboard Ai tion to business transactions. But this broker appeared in the public printe, and his demeanor therein was not appealing. Thus it is obvious that the governing committee of the New York Stock Exchange has authority, so far as its laws go, over any mem-ber whatever, whether he takes or does not take, or knows or does not know, that he is the recipient of stolen goods. The governing committee

Official Range and Sale of Stocks in New York

THE RESERVE OF THE PARTY OF THE PARTY.	BY	THO	MAS	BRA		Sales. Stock. Open. High. Low. Bid. Asked.
Sales Stock		High.	1.00		ing.	Kan City South, com 26, 2004
			354	334	4	Lebigh Valley
Allis-Chalmers				20	1134	Liggett & Myers Tob., com
2,600 Amalgamated Copper	7156	723%	7156	7134	72	100 Liggett & Myers 100., plu.
Amer. Agri. Chem., com.	0.000			52	54	200 Lorillard Tobacco, com 400
Amer Best Sugar com	1000	7,000	190	36%	37	Lorillard Tobacco, pfd 1384 139 1384 13814 139
2.810 American Can.	321-4	3294	32	32	3214	800 Louisville and is annothed.
600 American Can, pfd	11734	11834	11734	118	11854	THE PROPERTY AND VALUE OF THE PARTY AND ALLY MANY MANY MANY MANY MANY MANY MANY MAN
Amer. Car and Foundry				5914	53	100 M IRMI COPPER.
				48% 25	5014	Mo., Kan and Texas 41% 41% 41% 41% 41%
Am. Hide and Leather, pr.				25	26	THE INTERPOLITE PROTECTION OF THE PARTY AND
American Cotton Oil Am. Hide and Leather, pr. American Linseed Oil American Locomotive				10%	1054	National Land 4914 5114
American Locomotive 200 Amer. Mult Co., pfd 8,300 American Smelting	4.5	2.00	***	3934	59	200 New York Central 10716 10756 10756 10756 10756
200 Amer. Malt Co., pfd	. 57	57	97	7134	72	N V Cat and Western 3154 3174
8,300 American Smelting	1.0	245%	7154	185	190	Norfolk and Western 11174 11272
American Shun, com			**	11554	116	210 Monthern Ducine 11846 11844 11894 11894 119
American Sugar	1991	1222.4	133	133	13334	100 Pacific Mail
900 Amer. Tel. and Tel. Co	10078	10078	203	286	240	1 000 Pennsylvania 12274 12273 12274 12275
American Tobacco, com.	1051	10514	10514		10614	People's Gras.
400 American Tobacco, pfd	2712	3735			3734	P C C and St. L. com.
600 Anaconda Copper	105	1053	105	1055	10514	100 Pittaburgh Coal, com 23% 23% 23%
100 Atlantic Coast Line	130	130	130	1291-	13035	Pressed Steel Car
A. C. L. of Connecticut		199	1000	2573-5	2623-5	Ry, Steel Spring, com
800 Baltimore and Ohio	10214	10234	102	10234	10254	
100 Bethlehem Steel Co., com.	38	38	38	3734	3834	Republic fron and Steel.
Bethiehem Steel Co., pfd.		100	200	66	60	100 Republic I. and S., pfd 84% 84% 84% 85% 22% 22% 22% 22% 22% 22%
860 British-Amer. Tob. Co	2434	2454	2456	2454	2456	1,400 Rock Island 22% 22% 22% 22% 22% 40
2,500 Brooklyn Rapid Transit	89%	9052	8932	9632	\$934	
Central Leather, com				2736	2814	Sesboard Air Line, com 48 48 48 48 48 48
1.700 Canadian Pacific	2423	24256	24234	24254	24278	100Seaboard Air Line, pro
300 California Petroleum	5239		5237	5254 7734	53	St. Louis State 11, com. 44 44 44 45
			77	7759	7854	
Chicago Great Western, pfd. 100 Chi. Great Western, pfd. 100 Chi. Mil. and St. Paul. 120 Crucible Steel Cor., com. 30 Crucible Steel, pfd.	0.000	2.5	2.5	16	1614	2716 Southern Railway 2716 2716 271 2714 2714 2714 2714 2714 2714 2714
100 Chi. Great Western, pfd.,	31	31	31	1101	113	200 Carrie Ballmar ned 7916 7919 7914 1974
100 Chi., Mil. and St. Paul.	113	113	210	11274	1614	
120 Crucible Steel Cor., com.,	10	1078	47	62	933	Terms Pacific
of Crucible Steel, pid		**	100	3414	33	200 Tinton Dacide 15816 15934 10859 10978 10974 1
Colorado Fuel and Iron Colorado and Southern					3114	I S Cast I. Pipe, Com
Consolidated Oss				13754	139	400 United Cigar Stores 10854 10578 10574
100 Corn Products, com	13	13	13	13	135€	too United States Rubber 1002
Des and Ric Gran com.			Tarrett.	21	21%	1 400 Inited States Steel 6374 6374 6374
600 Erie	3044	3114	30%	31	3134	200 United States Steel, pld 10078 10078 10078
Erie, let pfd	2			48	481/2	VaCar. Chemical
Fed. Min. and Sm., pfd	Con.			39	41	
200 General Electric	14214	14236	142	14136	14254	Va. Ry. and Power, com
Geo. W. Helme Tob. Co			9.7	175	188	Va. Ry, and Power, pid 344 4
600 Great Northern, pfd	12756	128	1275%	12754	12854	Wabash
			24	3834	39	Wabash, pld
320 Illinois Central	12455	12434		124	12515	Wabash, pid 224, 43, 43, 43, 43, 44, 43, 43, 44, 43, 43
			17%	18%	1856	Weyman-Bru. 1 ob., com. 55 55 5456 5456 55
2.300 Interboro-Met., pid	9072	9773	6034	62	6254	400 Utah Copper 4314 4314 4314 4314 44
Int. Harvester, Com.				106%	110	West, Maryland, com 6432 67
Int. Mer. Marine, com		***		.275	434	Total sales for day, 78,200 shares.
International Paper				1034	4534	Total sales for week (six days), 1,679,900 shares.
Int. Paper, pfd				90	707%	TAIR COLO 101 100 100 100 100 100 100 100 100 10

their contention is similar to that of Mr. Patten, that, is that while the United States Supreme Court had up-held the indictment against them they were not guilty of offenses charged in the indictment.

Stock and Bond Broker, 1913 East Main : Richmond, Va., January 25.	Street.
STATE SECURITIES. Bid.	Asked
Virginia is, old C. & R., 1982 87	
Va. Centuries, 2-1, C. & R., 1991 84%	8654
CITY SECURITIES.	9734
Richmond City 4s. C. & R	W()2
RAILROAD BONDS.	
A. C. L. R. R. con. trust, 4% 95	::
Georgia, Southern and Florida,1945 164	
Ga. and Ala. consol. 5s, 1945 104	••
Beaboard Air Line 4s, 1850 85	**
Seaboard adj. 5s, 1949 75	••
Southern Railway 1st 5s, 1994 106	
So. Ry. dev. and g. m. 4s 1954 77	
Western N. C. 1st 6s, C. 1914 161	
STREET BAILWAY STOCKS.	
Va. Ry. and Power Co. pfd 92	2236
Va. Ry. and Power Co. com 3135	
RAILROAD STOCKS. Par.	
Atlantic Coast Line com 190 129	
Chesapeake and Ohio	- 33
Chesapeake and Onto	- 100
Norfolk and Western com 100 112	-
R. F. & P. div. oblig	**

	are flat.	
4	are new	100
4		
11	BOND LIST.	-
롈	Allis-Chalmers So, ctfs	38%
Я	American Tobacco Co. old 4s (bld)	95
3	American Tobacco Co. old 65 (bld)	126
	Atlantic Coast Line 1st 4s (bid)	2456
i	Atlantic Coast Line-L. & N. 48.	91
æ	A C L conv. ts in Baltimore, bid	2814
3	Chesapeake and Ohio conv. 65 5	9254
9	Lievett & Myers is	993%
а	Liggett & Myers 78	12154
я	Lorillard Company is	9914
9	Lorillard Company is (bid)	12135
3	Norfolk and Western conv. 4s	11132
а	Seaboard Air Line stamped is (bid)	853-5
а	Seaboard Air Line adj. 5s (bid)	7934
3	Southern Railway &	7776
а	Southern Railway is (bid)	19634
3	U. S. Steel Id Is	10136
я	U. S. registered is, 1930 (bid)	10134
4	U. S. registered 3s, 1915 (bid)	10016
ø	W. S. Panama new & (bid)	10054
•	Virginia-Brown Bros. ctfs. (bid)	52 5654
3	VaCar. Chemical 1st is (bid)	
3	Va. Ry. and Power Co. is (asked)	56
а	Wabash deb. ts.	6374
1	Wabash-Pitts. Term. ist 4s (bid)	456

make a promulgation to that effect the latter part of next week.

The speculators in Woolworth stock had nothing to say, although they had expected that the adjournment of the Puljo committee would leave their company, its organizers and promoters immune. Samuel Untermyer, they had been told, was one of the persons who capitalized the good will of that company and they hoped that when the Puljo committee took a recess the good will would be as valuable as that of the United States Steel Corporation, for instance. But the stock went below par and when the examination of Wall Street is resumed under a new counsel he is going to ask about Woolworth. At the same time the committee will try to bring not only William Rockefeller but Daniel Guggenheim to the stand to tell about copper deals and will sinsic that Mr. Untermeyer himself be put on the stand and examined by Mr. Choate. The ghost of Russell Sage hooms up as the only objection to such procedure.

Wells-Fargo stock sold at 1M, which is the lowest price in fifteen years. It was Wells-Fargo that William Nelson Cronwell, defending the managers against the complaints of stockholders world, where stockholders must not content. Mr. Harriman lived in a high content. Mr. Harriman lived in a high content with the stock which controlled the Union Pacific, which controlled the Southern Pacific, and controlled the Union Pacific, which control of the Southern Pacific, and controlled the Union Pacific, which control of the Southern Pacific, and controlled the Union Pacific, which control of the Southern Pacific, and controlled the Union Pacific, which control of the Southern Pacific, and controlled the Union Pacific, which control of the Southern Pacific, and controlled the Union Pacific, which controlled the Union Pacific, w

1000	High.		Close. 12.75
**			12.22
			12.85
	****		12.35
	-		12.21
	20.25		12.65
	25.5	40.00	11.11
33.00			12.59
13.48	11.83		11.63
11.41	11.44	31.34	11.45
	F 44		**
	11.49-	11.57	11.46
	12.00 12.06 12.16 12.06 12.06 12.06 11.06 11.06	12.80 12.74 12.38 12.41 12.16 12.38 12.66 12.36 12.66 12.36 13.66 12.36 13.66 12.36 13.66 12.36 13.66 13.36	12.60 12.76 12.39 12.36 12.44 12.27 12.15 12.28 12.31 12.56 12.36 12.30 12.56 12.36 12.30 13.60 12.30 12.30 13.61 12.30 12.30 13.61 12.30 12.30 13.61 12.30 12.30

CHICAGO GRAIN MARKET.

ago, January 2: —Com and cats to-day steady; provisions firm and wheat Clearances in wheat and four equaled bushels, while primary receipts were bushels, against 700,000 a year ago.

Open. High. Low. Close.

	May	2236			237
14	July	2056	9034	90	905
	September	29	8936	8834	8834
	CORN-				000
	May	5136			
	July	8296	8256		
	September	535€	5376	5354	531
	DATS-	.5.00	100		-
	May	2374	3436	33%	
	July	34	3476	3354	
	Sentember	34	34	33%	3354
4	MESS PORK-Per 100	Ibs.			
633	January	1 13			18.55
70	May	7.19	19.27	19.00	19.22
4	LARD-Per 100 lbs.			and the same	Target March
***	January	0.20	10.30		10.30
	May	9.27	19.39		10 27
	July	9.30	10.30	10.27	10.27
3	SHORT RIBS-Per 10	I lbs.			1000
3					15.15
5	May	9.27	10.37	10.35	10.27
4	The Part of the Control of the Contr	9.27	10.27	20.33	12.24
30	Cash grain closed:		neat.	NO.	3 100
A 45 6 6 6 6	\$1.05 @\$1:14: No. 2 bard	WID	ter, Pl	@ SSC. ;	NO.
53	portbern, mig @#15 c.;	No. 2	DOLT	ern, 57	Garc.
2	No. 2 spring. 86@88c.:	vel	vet cl	Ball. 8	2 (8 200
6	durum, sene. No co	en.	Oats,	No. 2	Muire
4	35% @ Sic. : standard. 34	e K K	(C.	-	
1					anial
	Baltimore. January	-		dw A	eman
-31	steady: contract, \$1.07.	COL	a, stee	uy. u	No

RICHMOND GRAIN MARKET. Richmond, Va., January S., 1912. WHOLESALE QUOTATIONS ON EX-CHANGE.

WEBAI-		11444	-	2054
May	9236	9334	9056	
July	20%	9035	90	9034
September	29	8936	8836	2234
CORN-				312
May	5134	5034		
July	529£	8256	5254	8254
September	535€	5336	5354	5314
OATS-	5000	1	200	0.00
May	227.4	2416	3394	3374
31ay		2456	3336	
July	34	-	3354	3354
September		Charles .		2000
MESS PORK-Per IN	0 1D6-	1.65	18.50	18.95
January				19.22
May	9.19 1	9.27	19.00	19.22
LARD-Per 100 lbs.	ADDRESS TO		and the same	
January	0.20		10.35	10.30
May	0.27			10 27
Tuly	10.30	19.30	10.27	10.27
SHORT RIBS-Per I	B lbs.			
				15.15
Cash seats closed	· wa	cat.	NO.	3 100
\$1.08 681:14: No. 2 hard	winte	er. 914	295c.:	No.
portbern, mig @ellig c.;	No. 2	north	ern. 87	anc.
No. 1 spring. 86 88c.	walv	es ch	aff. 8	3 (2.50c
durum, siene. No co		Testa.	No. 2	white
Wi & He.: standard. H	A 1/1/			
Mil & MC. : Standard, M	Gan's	-		
	-			
Dallimore Jenner	- 35	-Wh	eat.	quiet

RICHMOND HAY MARKET. Richmond, Va., January 25, lowing are the quotations of the

Short leaf 7.50	60	9.00
Long leaf 9.00	66	11.50
Wrappers 10.06	65	15.00
BRIGHTS.	-	
SMOKERS-Common 7.00	6	8.50
SMOKERS-Common	6	12.00
Medium 10.00		15.00
Fine 12.90	6	
CUTTERS-Common 14.00	69	17.00
Medium	66	20.00
Fine	66	30.00
Fancy 30.00	(6)	35.00
FILLERS-Common 8.00	60	10.00
Medium	a	12.00
Good13.90	60	15.00
Fine	6	20.00
WRAPPERS-Common 18.00	a	22.50
WKAFFERS-Common 10.00	8	30.00
Meduim	a	35.00
Good		45.00
Fine 37,50	6	49.00
SUN CURED-NEW.		
Lugs, common to good 5.09		8.00
Lugs, good to prime 8.00	0	19.90
Short leaf 9.00	(4)	12.00
Long leaf	. 6	12.00

WEEKLY COTTON REVIEW.

Henrietta Mills, S. C. 170
Henrietta Mills, S. C. 180
Highland Park Mfg. Co., N. C. 173
Inman Mills, S. C. 181
Inman Mills, S. C. 181
Inman Mills, S. C. 182
Inman Mills, S. C. 183
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Lancaster Cotton Mills, S. C. 184
Lancaster Cotton Mills, S. C. 185
Langley Mfg. Co., S. C. 185
Langley Mfg. Co., S. C. 185
Lockhart Mills, S. C. 185
Lockhart Mills, S. C. 185
Loray Mills, S. C. 185
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Mariboro Mills, S. C. 185
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Mills Mfg. Co., S. C. 185
Moliobon Mfg. Co., S. C. 185
Moliobon Mfg. Co., S. C. 185
Norris Cotton Mills, S. C. 185
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Norris Cotton Mills, S. C. 185
Orr Cotton Mills, S. C. 185
Orr Cotton Mills, S. C. 186
Pacolet Mfg. Co., S. C. 186
Raleigh Cotton Mills, S. C. 186
Raleigh C

Is it not

The part of wisdom to make your will and thus get this important matter off your mind?

This Company makes a specialty of fiduciary business, and if named Executor, Co-Executor or Trustee our attorneys will draw your will free of cost.

Any man or lady interested is cordially invited to call at our offices and talk the matter over.

Such interviews are confidential.

Virginia Trust Co.

The Safe Executor,

1106 East Main Street. RICHMOND, VA.

Capital, . . \$1,000,000.00

supply, for the first time in months, fell below it he supply of a year ago. Few people thought it possible for mill takings to come anywhere it possible for mill takings to come anywhere mer the takings this week last year, and yet Hester put them at 401,000 bales, against 404,000 a year ago. Because of this and the small into-sight, the visible supply showed a decrease of 187,252 bales, against this week last year of 35,455 bales.

The census Bureau report on ginning, issued Thursday, favored the short side, but the selling that started was met by a strong deaned coming from leading bull interests.

The total of 13,051,350 bales ginned up to the middle of January indicated that about 184,000 bales were gained in the last period, between the 1st and the 18th of January. This was in accordance with bearish predictions. The total ginnings led to a revision upward of crop estimates on both sides of the market.

It has spot department prices lost one-eighth of a cent, middling closing at 1254 against 1254 last week, and 945 this week last year.

Sales on the spot amounted to 18,720 bales, against 2,860 last week, and 9,350 this week last year.

SOUTHERN COTTON MILL STOCKS.

DRY GOODS MARKET.

New York, January 3.—Dry goods mi
ere quiet for the day. The movemer
erchandise is heavier than a year ago,
obbling trade is generally better.

MISCELLANEOUS MARKETS

MARINE INTELLIGENCE.

MARINE INTELLIGENCE.

PORT OF RICHMOND. JANUARY 25, 1812.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.

Steamer Aurora, Forman, Petersburg and James River landings, merchandise and passengers, Furman Line.

Steamer Pocahontas, Graves, Norfolk and James River Landings, merchandise and passenger, Virginia Navigation Company.

Steamer Berkeley, thelly, Norfolk, merchandise and passengers, United Steamer River Running Line.

Steamer Aurora, Furnan, James River andings and Petersburg, merchandise and passengers, Furnan Line.

E. A. BARBER, Jr. E. A. BARBER & CO.,

ACCOUNTING, AUDITING, ORGANIZING, SYSTEMATIZING. 215 Mutual Building, Phone Mad. 5321, Richmond, Va.

First
Mortgage
Five Year

In Denominations of \$500.00

We offer for sale at par and interest a limited number of five-year First Mortgage Bonds (to be issued), bearing interest at 6 per cent, payable semi-annually, secured by 48 acres of gilt-edge rapidly advancing real estate and two manufacturing plants. Properties are estimated by conservative real estate men to be worth more than double the entire bond

The earning capacity of the property is more than fifteen (15) times the interest charge on the entire

Bank of Commerce and Trusts

Trust Department, Richmond, Va.

per cent.
Additional information on request.

Bonds are callable after twelve months at 102 1-2

Bonds

THE PERSONNEL Of a Banking Institution should receive your attention when considering the opening of an account.

The Officers and Directors of

Richmond's Strictly Commercial Bank

will be pleased to personally receive prospective as well as

The personal attention of these officials is only one feature of the banking service rendered by the

Planters National Bank

OF RICHMOND, VIRGINIA.

An Iteresting Study

It's an interesting study working out the sum accruing at the end of the year as the result of depositing a specified amount regularly and allowing the compounded interest to remain.

Work it out yourself or ask us to tell you. It will be a surprise to you to learn how large the amount will be, and what you will gain by opening a SAVINGS ACCOUNT with this STRONG, PROGRESSIVE and CONSERVATIVE bank—

"THE HOME FOR SAVINGS."

We pay 3 per cent per annum, compounded semi-annually, on savings accounts.

The Central National Bank OF RICHMOND, VIRGINIA.

CAPITAL and SURPLUS,

Non-Taxable Securities FOR INVESTMENT Standard Railways

MILLER & CO., 1107 East Main Street Members New York Stock Exchange.

NAVAL STORES. Savannab. G2., January 25.—Turpentine. firm. 4.08(415); C.; sailes. 30 casks; receipts. 188 casks; shock. 21.513 casks. Rosin, firm: sailes, 1.82 barrels; receipts. 1.69 barrels. Shop barrels; stocks. 123.36 barrels. 9.69 barrels; stocks. 123.36 barrels. Quote: A B. 3.46; C D. 5.30; E, 5.75; F. 6.0; G. 4.50; H. 4.10; I. 4.51; K. 6.70; M. 70; N. 7.10; W G. 7.75; W W. 7.85. New Orleans, January 25.—Receipts—70 barrels rosin; 37 barrels turpentine. Exports.

Comptroller Murray and Congressmen Glass, Jones and Montague Send Regrets

(Special to The Times-Dispatch.) Hampton, Va., January 25.—Bankers from the various sections of Tidewater to-night to attend the annual banque Association. The program had con-tained, among the speakers, the names of Hon. H. O. Murray, Comptroller of the United States Currency; Congressmen Glass, Jones and Montague, of Virginia, as well as one or two local RBER, Jr.
dic Accountant.
BER & CO.,
UDITING.
SYSTEMATIZING.
I Building.
Richmond, Va.,

Was a specific and sent their regrets.
For the reason that no time was at band, the bankers made the affair a 'get to gether one' and listened to short talks on the various phases of their business to the stream to the group.

Was the toastmaster. About fifty members of the group attended the banders of the group attended the banders.

Put Your Shoulder to the Wheel--the Big Round Dollar

Start an account at the MAN-CHESTER NATIONAL BANK with one of them—if no more, and whenever you start to spend one foolishly during 1913, stop, put it into your savings account, and let it be earning 3 per cent interest for

Manchester National

F. P. McConnell President A. A. Adkins....Vice-Pre D. C. Ballard